

Aspire  
Box 23007  
Columbus, GA 31902

B&L Wholesale  
70 Hartford St  
Rochester, NY 14605

Capital One  
Box 70884  
Charlotte, NC 28272

Capital One  
Box 70884Charlotte, NC 28272

Capital One  
PO Box 70884  
Charlotte, NC 28272

Chase Auto  
Box 15700  
Wilmington, DE 19886

Chase Master Card  
PO Box 15651  
Wilmington, DE 19850

City of Rochester  
30 Church St  
ROchester, NY 14614

Discount Gutters  
167 Flanders Street  
Rochester, NY 14619

Frontier  
PO Box 23008  
Rochester, NY 14692

Harmco Fasteners  
428 State St  
Rochester, NY 14608

Hi Qual Bldg. Supply  
150 East Ridge Rd  
ROchester, NY 14621

Home Depot  
Box 105908  
Atlanta, GA 30353

JC Penney  
PO Box 981131  
El Paso, TX 79998

Lowes  
Box 10388  
Roswell, GA 30076

Monroe County Water  
Box 41999  
Rochester, NY 14604

Morse Lumber  
340 West Main St  
Rochester, NY 14614

Nextel  
PO Box 4192  
Carol Stream, IL 60197

NYS Insurance Fund  
Albany, NY

Option One Mortgage  
PO Box 57054  
Irvine, CA 92619

Providian  
Box 660487  
Dallas, TX 75266

RG&E  
Box 5000  
Ithaca, NY 14852

Ridge Lumber  
610 Hollenbeck St  
Rochester, NY 14621

Sam's Club  
Box 163036  
Roswell, GA 30076

Time Warner  
71 Mt Hope Avenue  
Rochester, NY 14620

US Dept. Education  
Box 5300260  
Atlanta, GA 30353

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>Western District of New York</b>		<b>Voluntary Petition</b>																
Name of Debtor (if individual, enter Last, First, Middle): <b>WALSH, STEVEN M.</b>		Name of Joint Debtor (Spouse)(Last, First, Middle):																
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>3486</b>		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):																
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>142 Lafayette Road Rochester, NY 14609</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																
County of Residence or of the Principal Place of Business: <b>Monroe</b>		County of Residence or of the Principal Place of Business:																
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																
Location of Principal Assets of Business Debtor (if different from street address above):																		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>																		
<b>Venue (Check any applicable box)</b> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>																		
<b>Type of Debtor</b> (Check all boxes that apply) <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad  <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker  <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker  <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank</p>		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <p><input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12  <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p>																
<b>Nature of Debts</b> (Check one box) <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p>		<b>Filing Fee</b> (Check one box) <p><input checked="" type="checkbox"/> Full Filing Fee Attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only)            Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.            Rule 1006(b). See Official Form No. 3.</p>																
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101  <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>																		
<b>Statistical/Administrative Information</b> (Estimates only) <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>																		
Estimated Number of Creditors		1-15 <input type="checkbox"/> 16-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-over <input type="checkbox"/>																
<b>Estimated Assets</b> <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
<b>Estimated Debts</b> <table style="width: 100%; text-align: center;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>				
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
THIS SPACE IS FOR COURT USE ONLY																		

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <b>STEVEN M. WALSH</b>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)</b>			
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)</b>			
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
<u>X</u> <u>s/ STEVEN M. WALSH</u> Signature of Debtor		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>	
<u>X</u> <u>Not Applicable</u> Signature of Joint Debtor		<u>X</u> <u>s/TLA</u> <span style="float: right;"><b>6/13/2005</b></span> Signature of Attorney for Debtor(s) <span style="float: right;">Date</span>	
Telephone Number (If not represented by attorney) <b>6/13/2005</b> Date		<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No	
<b>Signature of Attorney</b> <u>X</u> <u>s/TLA</u> Signature of Attorney for Debtor(s)		<b>Signature of Non-Attorney Petition Preparer</b> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>	
<b>Timothy L Alexson, 000000</b> Printed Name of Attorney for Debtor(s) / Bar No. <b>Ohl &amp; Alexson</b> Firm Name <b>PO Box 668 Mendon, New York 14506</b> Address <hr/> <b>(585) 582-2330</b> <span style="float: right;"><b>(585) 582-2338</b></span> Telephone Number <b>6/13/2005</b> Date		<b>Not Applicable</b> Printed Name of Bankruptcy Petition Preparer <hr/> Social Security Number (Required by 11 U.S.C. § 110(c.)) <hr/> Address <hr/> Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
<b>Signature of Debtor (Corporation/Partnership)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>		<b>X</b> <u>Not Applicable</u> Signature of Authorized Individual <hr/> Printed Name of Authorized Individual <hr/> Title of Authorized Individual <hr/> Date	
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.			

Name of Debtors: **STEVEN M. WALSH**

Case Number:

NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT DEBTOR

**Timothy L Alexson**

In re: STEVEN M. WALSH

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
		Total ➤		<b>0.00</b>

(Report also on Summary of Schedules.)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		<b>cash on hand</b>		<b>10.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>couch, 3 beds, kitchen &amp; coffee tables; 2 tv's; computer (\$1500 new in 2000);</b>		<b>1,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>wearing apparel</b>		<b>500.00</b>
7. Furs and jewelry.		<b>watch</b>		<b>25.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Tradesman Contracting, Inc. Debtor's business before current job; no assets, no receivables</b>		<b>0.00</b>
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	<input type="checkbox"/> NONE	DESCRIPTION AND LOCATION OF PROPERTY	<input type="checkbox"/> HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Accounts receivable.	<input checked="" type="checkbox"/>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<input checked="" type="checkbox"/>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<input checked="" type="checkbox"/>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<input checked="" type="checkbox"/>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<input checked="" type="checkbox"/>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<input checked="" type="checkbox"/>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<input checked="" type="checkbox"/>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<input checked="" type="checkbox"/>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1997 Dodge pick up 120,000 miles</b>		<b>4,255.00</b>
		<b>1997 Plymouth Breeze 90,000 miles</b>		<b>955.00</b>
24. Boats, motors, and accessories.	<input checked="" type="checkbox"/>			
25. Aircraft and accessories.	<input checked="" type="checkbox"/>			
26. Office equipment, furnishings, and supplies.	<input checked="" type="checkbox"/>			
27. Machinery, fixtures, equipment and supplies used in business.	<input checked="" type="checkbox"/>			
28. Inventory.	<input checked="" type="checkbox"/>			
29. Animals.		<b>dog (mutt)</b>		<b>1.00</b>

In re **STEVEN M. WALSH**

Debtor

Case No.

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.		tools of trade: compressor (\$50); circular saws (\$40); trim gun (\$25); table saw (\$50); drill (\$25); palm sander (\$20); step ladder (\$25); cords & hoses (\$75); misc. hand tools (\$275)		585.00
<u>2</u> continuation sheets attached			Total ➤	\$ 7,331.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re STEVEN M. WALSH, Case No. \_\_\_\_\_  
Debtor. (If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**

11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
1997 Plymouth Breeze 90,000 miles	Debt. & Cred. Law § 282	2,400.00	955.00
cash on hand	Debt. & Cred. Law § 283	10.00	10.00
couch, 3 beds, kitchen & coffee tables; 2 tv's; computer (\$1500 new in 2000);	CPLR § 5205(a)(5)	0.00	1,000.00
tools of trade: compressor (\$50); circular saws (\$40); trim gun (\$25); table saw (\$50); drill (\$25); palm sander (\$20); step ladder (\$25); cords & hoses (\$75); misc. hand tools (\$275)	CPLR § 5205(a)(7)	585.00	585.00
wearing apparel	CPLR § 5205(a)(5)	0.00	500.00

In re: **STEVEN M. WALSH**

Debtor

Case No.

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS** Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>10235415032309</b>			<b>2003</b> Security Agreement 1997 Dodge  VALUE \$10,200.00				<b>12,000.00</b>	<b>1,800.00</b>
Chase Auto Box 15700 Wilmington, DE 19886								
ACCOUNT NO. <b>11799350</b>			<b>2003</b> First Lien on Residence 142 Lafayette  VALUE \$90,000.00				<b>100,000.00</b>	<b>0.00</b>
Option One Mortgage PO Box 57054 Irvine, CA 92619								

0 Continuation sheets attached

Subtotal (Total of this page)	➤
Total (Use only on last page)	➤

<b>\$112,000.00</b>
<b>\$112,000.00</b>

(Report total also on Summary of Schedules)

In re **STEVEN M. WALSH**

Debtor

Case No.

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

**Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

**Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

**Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation sheets attached

## **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

### **Type of Priority: Other Priority Debts**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR  <small>HUSBAND, WIFE, JOINT OR COMMUNITY</small>	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. <b>NYS Insurance Fund Albany, NY</b>		<b>worker's comp</b>				<b>4,500.00</b>	<b>4,500.00</b>

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal  
(Total of this page) ➤ **\$4,500.00**  
Total ➤ **\$4,500.00**  
(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

In re STEVEN M. WALSH

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4791070117517440</b>			2002 credit card				<b>2,024.00</b>
<b>Aspire Box 23007 Columbus, GA 31902</b>							
ACCOUNT NO. <b>27743</b>			2002 supplies				<b>7,817.00</b>
<b>B&amp;L Wholesale 70 Hartford St Rochester, NY 14605</b>							
ACCOUNT NO. <b>5291152228045950</b>			2003 credit card				<b>1,226.00</b>
<b>Capital One Box 70884Charlotte, NC 28272</b>							
ACCOUNT NO. <b>unknown</b>			2002 credit card				<b>2,466.00</b>
<b>Capital One PO Box 70884 Charlotte, NC 28272</b>							
ACCOUNT NO. <b>4388642228045600</b>			2002 credit card				<b>5,023.00</b>
<b>Capital One Box 70884 Charlotte, NC 28272</b>							

4 Continuation sheets attached

Subtotal >	<b>\$18,556.00</b>
Total >	

In re STEVEN M. WALSH

Debtor

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							1,463.00
Chase Master Card PO Box 15651 Wilmington, DE 19850			2002 credit card				
ACCOUNT NO. 1052600003062			2002 refuse collection				2,040.00
City of Rochester 30 Church St ROchester, NY 14614			2003 services				717.60
ACCOUNT NO. 2713150			2003 services				351.00
Frontier PO Box 23008 Rochester, NY 14692			2002 supplies				274.86
ACCOUNT NO. 3036058							
Harmco Fasteners 428 State St Rochester, NY 14608							

Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) ➤

**\$4,846.46**

Total ➤

(Use only on last page of the completed Schedule F.)

In re STEVEN M. WALSH

Debtor

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>307472</b>			2003 <b>supplies</b>				<b>2,652.00</b>
Hi Qual Bldg. Supply 150 East Ridge Rd ROchester, NY 14621							
ACCOUNT NO. <b>6635320097022860</b>			2003 <b>supplies</b>				<b>321.00</b>
Home Depot Box 105908 Atlanta, GA 30353							
ACCOUNT NO. <b>unknown</b>			2003 <b>credit card</b>				<b>500.00</b>
JC Penney PO Box 981131 El Paso, TX 79998							
ACCOUNT NO. <b>82131330283859</b>			2003 <b>supplies</b>				<b>2,062.00</b>
Lowes Box 10388 Roswell, GA 30076							
ACCOUNT NO. <b>20290</b>			2004 <b>water</b>				<b>75.00</b>
Monroe County Water Box 41999 Rochester, NY 14604							

Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) ➤

**\$5,610.00**

Total ➤

(Use only on last page of the completed Schedule F.)

In re STEVEN M. WALSH

Debtor

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>9315001</b>			2002 <b>supplies</b>				<b>17,000.00</b>
<b>Morse Lumber</b> 340 West Main St Rochester, NY 14614							
ACCOUNT NO. <b>404064080</b>			2003 <b>services</b>				<b>1,282.00</b>
<b>Nextel</b> PO Box 4192 Carol Stream, IL 60197							
ACCOUNT NO. <b>5409796391105280</b>			2003 <b>credit card</b>				<b>381.00</b>
<b>Providian</b> Box 660487 Dallas, TX 75266							
ACCOUNT NO. <b>117653</b>			2003 <b>services</b>				<b>645.56</b>
<b>RG&amp;E</b> Box 5000 Ithaca, NY 14852							
ACCOUNT NO. <b>81799</b>			2002 <b>supplies</b>				<b>447.57</b>
<b>Ridge Lumber</b> 610 Hollenbeck St Rochester, NY 14621							

Sheet no. 3 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) ➤

**\$19,756.13**

Total ➤

(Use only on last page of the completed Schedule F.)

In re STEVEN M. WALSH

Debtor

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>unknown</b>			2003 <b>credit card</b>				<b>500.00</b>
Sam's Club Box 163036 Roswell, GA 30076							
ACCOUNT NO. <b>464924001</b>			2003 <b>services</b>				<b>171.00</b>
Time Warner 71 Mt Hope Avenue Rochester, NY 14620							
ACCOUNT NO. <b>23148202</b>			2003 <b>services</b>				<b>224.00</b>
Time Warner 71 Mt Hope Avenue Rochester, NY 14620							
ACCOUNT NO. <b>73623486</b>			2002 <b>services</b>				<b>2,900.00</b>
US Dept. Education Box 5300260 Atlanta, GA 30353							

Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) ➤

**\$3,795.00**

Total ➤

**\$52,563.59**

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules)

In re: STEVEN M. WALSH

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: STEVEN M. WALSH

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE H - CODEBTORS** Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <b>s</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
	<b>foster child (DSS) companion</b>	<b>16</b> <b>13</b> <b>3</b>
Employment:	DEBTOR	SPOUSE
Occupation	<b>project manager</b>	
Name of Employer	<b>Flower City Management</b>	
How long employed	<b>1 yr</b>	
Address of Employer		

	DEBTOR	SPOUSE
<b>Income:</b> (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ <b>4,983.33</b>	\$ _____
Estimated monthly overtime	\$ <b>0.00</b>	\$ _____
<b>SUBTOTAL</b>	\$ <b>4,983.33</b>	\$ _____
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <b>1,104.09</b>	\$ _____
b. Insurance	\$ <b>186.51</b>	\$ _____
c. Union dues	\$ <b>0.00</b>	\$ _____
d. Other (Specify) <u><b>Medicare</b></u>	\$ <b>69.55</b>	\$ _____
<u><b>NYS</b></u>	\$ <b>249.99</b>	\$ _____
<u><b>NYS Disab.</b></u>	\$ <b>2.60</b>	\$ _____
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	\$ <b>1,612.73</b>	\$ _____
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	\$ <b>3,370.60</b>	\$ _____
Regular income from operation of business or profession or farm (attach detailed statement)	\$ <b>0.00</b>	\$ _____
Income from real property	\$ <b>0.00</b>	\$ _____
Interest and dividends	\$ <b>0.00</b>	\$ _____
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <b>0.00</b>	\$ _____
Social security or other government assistance (Specify) _____	\$ <b>0.00</b>	\$ _____
Pension or retirement income	\$ <b>0.00</b>	\$ _____
Other monthly income (Specify) <u><b>DSS stipend for Brittany</b></u>	\$ <b>202.50</b>	\$ _____
<b>TOTAL MONTHLY INCOME</b>	\$ <b>3,573.10</b>	\$ _____
<b>TOTAL COMBINED MONTHLY INCOME</b>	<b>\$ 3,573.10</b>	(Report also on Summary of Schedules)

In re **STEVEN M. WALSH**

Debtor

, Case No.

(If known)

## **SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following  
the filing of this document:

**NONE**

In re **STEVEN M. WALSH**

Case No. \_\_\_\_\_

Debtor

(If known)

## **SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>680.00</b>
Are real estate taxes included? Yes _____ No <input checked="" type="checkbox"/>		
Is property insurance included? Yes _____ No <input checked="" type="checkbox"/>		
Utilities Electricity and heating fuel	\$	<b>280.00</b>
Water and sewer	\$	<b>20.00</b>
Telephone	\$	<b>45.00</b>
Other <b>cable</b>	\$	<b>78.00</b>
<b>roadrunner</b>	\$	<b>52.00</b>
<b>trash</b>	\$	<b>23.00</b>
Home maintenance (repairs and upkeep)	\$	<b>25.00</b>
Food	\$	<b>600.00</b>
Clothing	\$	<b>100.00</b>
Laundry and dry cleaning	\$	<b>0.00</b>
Medical and dental expenses	\$	<b>25.00</b>
Transportation (not including car payments)	\$	<b>280.00</b>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>75.00</b>
Charitable contributions	\$	<b>0.00</b>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<b>37.50</b>
Life	\$	<b>0.00</b>
Health	\$	<b>18.00</b>
Auto	\$	<b>156.00</b>
Other	\$	<b>0.00</b>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <b>real estate taxes</b>	\$	<b>320.00</b>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<b>379.00</b>
Other	\$	<b>0.00</b>
Alimony, maintenance or support paid to others	\$	<b>0.00</b>
Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
Other <b>school tuition</b>	\$	<b>100.00</b>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	\$	<b>3,293.50</b>
<b>[FOR CHAPTER 12 AND 13 DEBTORS ONLY]</b>		
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.		
A. Total projected monthly income	\$	
B. Total projected monthly expenses	\$	
C. Excess income (A minus B)	\$	
D. Total amount to be paid into plan each		
	(interval)	

United States Bankruptcy Court  
Western District of New York

In re **STEVEN M. WALSH**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>YES</b>	<b>1</b>	\$ <b>0.00</b>		
B - Personal Property	<b>YES</b>	<b>3</b>	\$ <b>7,331.00</b>		
C - Property Claimed as Exempt	<b>YES</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>YES</b>	<b>1</b>		\$ <b>112,000.00</b>	
E - Creditors Holding Unsecured Priority Claims	<b>YES</b>	<b>2</b>		\$ <b>4,500.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>YES</b>	<b>5</b>		\$ <b>52,563.59</b>	
G - Executory Contracts and Unexpired Leases	<b>YES</b>	<b>1</b>			
H - Codebtors	<b>YES</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>YES</b>	<b>2</b>			\$ <b>3,573.10</b>
J - Current Expenditures of Individual Debtor(s)	<b>YES</b>	<b>1</b>			\$ <b>3,293.50</b>
Total Number of sheets in ALL Schedules ➤		<b>18</b>			
Total Assets ➤			\$ <b>7,331.00</b>		
			Total Liabilities ➤		\$ <b>169,063.59</b>

In re: STEVEN M. WALSH  
Debtor

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19  
(Total shown on summary page plus 1.)  
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 6/13/2005

Signature: s/ STEVEN M. WALSH  
**STEVEN M. WALSH**

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

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In Re:  
**STEVEN M. WALSH**

Case No.

Debtor(s)

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**DECLARATION RE: ELECTRONIC FILING OF PETITION, SCHEDULES & STATEMENTS**  
[Incorporates Form 21, Statement of Social Security Number, for Electronically-filed petitions]

**PART I - DECLARATION OF PETITIONER**

I **STEVEN M. WALSH** and, the undersigned debtor(s), **hereby declare under penalty of perjury** that the information provided in the electronically filed petition, statements, and schedules is true and correct and that I signed these documents prior to electronic filing. I consent to my attorney sending my petition, statements and schedules to the United States Bankruptcy Court. I understand that this DECLARATION RE: ELECTRONIC FILING is to be executed at the First Meeting of Creditors and filed with the Trustee. I understand that failure to file the signed original of this DECLARATION may cause my case to be dismissed pursuant to 11 U.S.C. § 707(a)(3) without further notice. I (we) further declare under penalty of perjury that I (we) signed the original Statement of Social Security Number(s), (Official Form B21), prior to the electronic filing of the petition and have verified the 9-digit social security number displayed on the Notice of Meeting of Creditors to be accurate.

If petitioner is an individual whose debts are primarily consumer debts and who has chosen to file under a chapter : **7**

I am aware that I may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, understand the relief available under each chapter, and choose to proceed under this chapter. I request relief in accordance with the chapter specified in this petition. I (WE) and, the undersigned debtor(s), **hereby declare under penalty of perjury** that the information provided in the electronically filed petition, statements, and schedules is true and correct.

If petitioner is a corporation or partnership: I declare under a penalty of perjury that the information provided in the electronically filed petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in this petition.

If petitioner files an application to pay filing fees in installments: I certify that I completed an application to pay the filing fee in installments. I am aware that if the fee is not paid within 120 days of the filing date of filing the petition, the bankruptcy case may be dismissed and, if dismissed, I may not receive a discharge of my debts.

Dated: **6/13/2005**

Signed: **s/ STEVEN M. WALSH**  
(Applicant)

**PART II - DECLARATION OF ATTORNEY**

I **declare under penalty of perjury** that the debtor(s) signed the petition, schedules, statements, etc., including the Statement of Social Security Number(s), (Official Form B21), before I electronically transmitted the petition, schedules, and statements to the United States Bankruptcy Court, and have followed all other requirements in Administrative Orders and Administrative Procedures, including submission of the electronic entry of the debtor(s) Social Security number into the Court's electronic records. If an individual, I further declare that I have informed the petitioner (if an individual) that [he or she] may qualify to proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, and have explained the relief available under each chapter. This declaration is based on the information of which I have knowledge.

Dated: **6/13/2005**

**s/TLA**  
Attorney for Debtor(s)

Address of Attorney

**PO Box 668**

**Mendon, New York 14506**

UNITED STATES BANKRUPTCY COURT  
Western District of New York

In re: **STEVEN M. WALSH**  
**3486**

Case No. \_\_\_\_\_  
Chapter **7**

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
<b>2005 ytd: 17558 wages</b>		
<b>2004: 49,260 wages only</b>		

**2. Income other than from employment or operation of business**

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
<b>DSS subsidy for Brittany</b>		

**3. Payments to creditors**

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING

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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Morse Lumber; B-L Building; Hi_Qual: all have judgments</b>			
<b>M&amp;T v. Debtor (?)</b>	<b>City Court ?</b>		<b>took \$600 from account; account closed 4</b>

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b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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#### 6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
---	--	-----------------

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Jeanne A. Bauman 142 Lafayette companion</b>	<b>01/01/2003</b>	<b>debtor refinanced his residence in January, 2003 and then quitclaimed realty to Jeanne: value = \$90,000, mortgage = \$100,000</b>

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## 11. Closed financial accounts

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>M&amp;T checking</b>		<b>closed account 4/04; approx. \$300 in account at time</b>

---

## 12. Safe deposit boxes

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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## 13. Setoffs

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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## 14. Property held for another person

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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## 15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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## 18. Nature, location and name of business

None  a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>Tradesman Contracting, Inc.</b>		<b>142 Lafayette</b>	<b>general contracting: started 9/22/03; not dissolved, but 0 business</b>	

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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME	ADDRESS
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## 19. Books, records and financial statements

None  a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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**debtor**

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b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



NAME AND ADDRESS	DATES SERVICES RENDERED
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**none**

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c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None



NAME	ADDRESS
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**debtor**

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d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

None <input type="checkbox"/>	NAME AND ADDRESS	DATE ISSUED						
<b>none</b>								
<hr/>								
<b>20. Inventories</b>								
None <input checked="" type="checkbox"/>	<p>a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.</p> <table border="0"> <tr> <td>DATE OF INVENTORY</td> <td>INVENTORY SUPERVISOR</td> <td>DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)</td> </tr> </table> <hr/> <p>b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.</p> <table border="0"> <tr> <td>DATE OF INVENTORY</td> <td>NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS</td> </tr> </table> <hr/>		DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)	DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS	
DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)						
DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS							
None <input checked="" type="checkbox"/>	<p><b>21. Current Partners, Officers, Directors and Shareholders</b></p> <table border="0"> <tr> <td>NAME AND ADDRESS</td> <td>NATURE OF INTEREST</td> <td>PERCENTAGE OF INTEREST</td> </tr> </table> <hr/> <p>a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.</p> <table border="0"> <tr> <td>NAME AND ADDRESS</td> <td>TITLE</td> <td>NATURE AND PERCENTAGE OF STOCK OWNERSHIP</td> </tr> </table> <hr/>		NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST	NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST						
NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP						
None <input checked="" type="checkbox"/>	<p><b>22. Former partners, officers, directors and shareholders</b></p> <table border="0"> <tr> <td>NAME</td> <td>ADDRESS</td> <td>DATE OF WITHDRAWAL</td> </tr> </table> <hr/> <p>b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within <b>one year</b> immediately preceding the commencement of this case.</p> <table border="0"> <tr> <td>NAME AND ADDRESS</td> <td>TITLE</td> <td>DATE OF TERMINATION</td> </tr> </table> <hr/>		NAME	ADDRESS	DATE OF WITHDRAWAL	NAME AND ADDRESS	TITLE	DATE OF TERMINATION
NAME	ADDRESS	DATE OF WITHDRAWAL						
NAME AND ADDRESS	TITLE	DATE OF TERMINATION						
<b>23. Withdrawals from a partnership or distributions by a corporation</b>								
None <input checked="" type="checkbox"/>								

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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## 24. Tax Consolidation Group.

None



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six -year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

## 25. Pension Funds.

None



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 6/13/2005

Signature s/ STEVEN M. WALSH  
of Debtor STEVEN M. WALSH

**UNITED STATES BANKRUPTCY COURT  
Western District of New York**

In re: **STEVEN M. WALSH**  
**3486**

Case No. \_\_\_\_\_  
Chapter 7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
  - a. *Property To Be Surrendered.*

None

b. *Property To Be Retained.* [Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
<b>1. 1997 Dodge</b>	<b>Chase Auto</b>			<b>X</b>	
<b>2. 142 Lafayette</b>	<b>Option One Mortgage</b>			<b>X</b>	

Date: **6/13/2005**

**s/ STEVEN M. WALSH**

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**Signature of Debtor**

UNITED STATES BANKRUPTCY COURT  
Western District of New York

In re: **STEVEN M. WALSH**

Case No.

Chapter

7

Debtor

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>900.00</u>
Prior to the filing of this statement I have received	\$	<u>900.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of compensation paid to me was:

Debtor  Other (specify)

3. The source of compensation to be paid to me is:

Debtor  Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

**None**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**None**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 6/13/2005

s/TLA  
Timothy L Alexson, Bar No. 000000

**ohl & alexson**  
Attorney for Debtor(s)